

# Cash Modality: ATM

Amman – March, 2017

# Pros of ATM

- Limited protection and security risks for beneficiaries – No need for proof of identity/ ATMs accessible in close places from residency.
- Availability of ATM machines across the country. In case specific bank ATM is unavailable, the cash can be withdrawn from another provider (extra charge can amount to 20 piasters)
- Limited overhead costs ( On an average 2.2 JOD per transaction)
- Limited corruption, fraud and theft
- Easy transaction monitoring and follow-up for the NGO teams (receipts) as well as from the banks (withdraw time/day)-
- Dignified transfer modality for beneficiaries – Can be given to any member of the HH (Following strict SoPs)

# Cons of ATM

- Banks problems: delays between ordering and receiving ATMs (On an average 7/10 days), inactive/uncharged cards, ATMs and pins not received in correct order from the bank (time consuming on Finance team)
- Misuse of cards by user: blocked ATMs due to wrong pin code usage
- Rural areas: ATM are not always available
- Card distribution to be well planned and organized to avoid creating tensions within the communities.

Thanks!